

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: LAVERTA NEVELS § Case No.: 08-23840
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Debtor(s) §

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/09/2008.
- 2) This case was confirmed on 11/12/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/12/2008, 11/12/2008.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/24/2010.
- 5) The case was dismissed on 06/30/2010.
- 6) Number of months from filing to the last payment: 21
- 7) Number of months case was pending: 24
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 21,700.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 8,400.01
Less amount refunded to debtor	\$ 24.51
NET RECEIPTS	\$ 8,375.50

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 3,481.50
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 587.57
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION \$ 4,069.07

Attorney fees paid and disclosed by debtor	\$ 18.50
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CITY OF CHICAGO WATE	SECURED	276.15	.00	276.00	276.00	.00
COUNTRYWIDE HOME LOA	SECURED	106,412.00	104,893.68	.00	.00	.00
WELLS FARGO AUTO FIN	SECURED	4,895.00	4,806.73	4,806.73	1,886.07	517.25
INTERNAL REVENUE SER	PRIORITY	1,130.89	426.78	426.78	426.78	.00
AMERICAN EXPRESS	UNSECURED	939.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	3,912.00	3,912.58	3,912.58	.00	.00
CHICAGO MUNICIPAL EM	UNSECURED	3,175.00	3,424.83	3,424.83	.00	.00
CHICAGO MUNICIPAL EM	UNSECURED	2,363.00	2,609.13	2,609.13	.00	.00
CHICAGO MUNICIPAL EM	UNSECURED	2,346.00	2,346.52	2,346.52	.00	.00
LVNV FUNDING	UNSECURED	878.00	921.31	921.31	.00	.00
CITY OF CHICAGO DEPT	UNSECURED	100.00	100.00	100.00	.00	.00
CUSTOM COLLECTION SE	UNSECURED	65.00	65.00	65.00	.00	.00
PREMIER BANK CARD	UNSECURED	370.00	414.68	414.68	.00	.00
ECAST SETTLEMENT COR	UNSECURED	416.00	416.37	416.37	.00	.00
ILLINOIS MASONIC MED	UNSECURED	1,570.00	NA	NA	.00	.00
ILLINOIS DEPT OF HUM	UNSECURED	2,500.00	NA	NA	.00	.00
ROUNDUP FUNDING LLC	UNSECURED	765.00	765.23	765.23	.00	.00
CHICAGO IMAGING ASSO	UNSECURED	78.00	NA	NA	.00	.00
CHASE BANK	UNSECURED	544.00	597.88	597.88	.00	.00
ECAST SETTLEMENT COR	UNSECURED	735.00	734.52	734.52	.00	.00
CAREMARK	UNSECURED	90.00	NA	NA	.00	.00
LVNV FUNDING	UNSECURED	7,530.00	7,598.25	7,598.25	.00	.00
COUNTRYWIDE HOME LOA	SECURED	NA	805.33	1,200.33	1,200.33	.00

<u>Scheduled Creditors:</u>						
<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
COUNTRYWIDE HOME LOA	OTHER	NA	NA	NA	.00	.00
INTERNAL REVENUE SER	UNSECURED	NA	11.41	11.41	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	1,200.33	1,200.33	.00
Debt Secured by Vehicle	4,806.73	1,886.07	517.25
All Other Secured	276.00	276.00	.00
TOTAL SECURED:	6,283.06	3,362.40	517.25
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	426.78	426.78	.00
TOTAL PRIORITY:	426.78	426.78	.00
GENERAL UNSECURED PAYMENTS:	23,917.71	.00	.00

Disbursements:

Expenses of Administration	\$ 4,069.07
Disbursements to Creditors	\$ 4,306.43

TOTAL DISBURSEMENTS: \$ 8,375.50

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/21/2010

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320.4(a)(2) applies.